

Federal Communications Commission.

Regina M. Keeney,

Chief, Wireless Telecommunications Bureau.

[FR Doc. 95-29193 Filed 11-29-95; 8:45 am]

BILLING CODE 6714-01-M

FEDERAL MARITIME COMMISSION

Security for the Protection of the Public Financial Responsibility To Meet Liability Incurred for Death or Injury to Passengers or Other Persons on Voyages; Notice of Issuance of Certificate (Casualty)

Notice is hereby given that the following have been issued a Certificate of Financial Responsibility to Meet Liability Incurred for Death or Injury to Passengers or Other Persons on Voyages pursuant to the provisions of Section 2, Public Law 89-777 (46 U.S.C. 817(d)) and the Federal Maritime Commission's implementing regulations at 46 CFR Part 540, as amended:

Celebrity Cruises, Inc. and Blue Sapphire Marine, Inc., 5200 Blue Lagoon Drive, Miami, Florida 33126

Vessel: CENTURY

Dated: November 27, 1995.

Joseph C. Polking,

Secretary.

[FR Doc. 95-29241 Filed 11-29-95; 8:45 am]

BILLING CODE 6730-01-M

Security for the Protection of the Public Indemnification of Passengers for Nonperformance of Transportation; Notice of Issuance of Certificate (Performance)

Notice is hereby given that the following have been issued a Certificate of Financial Responsibility for Indemnification of Passengers for Nonperformance of Transportation pursuant to the provisions of Section 3, Public Law 89-777 (46 U.S.C. 817(e)) and the Federal Maritime Commission's implementing regulations at 46 C.F.R. Part 540, as amended:

Club Med Sales, Inc. and Services et Transports Cruise Lines, 40 West 57th Street, New York, N.Y. 10019

Vessel: CLUB MED 1

Dated: November 22, 1995.

Joseph C. Polking,

Secretary.

[FR Doc. 95-29215 Filed 11-29-95; 8:45 am]

BILLING CODE 6730-01-M

FEDERAL RESERVE SYSTEM

ABS Investors, LLC, et al.; Formations of; Acquisitions by; and Mergers of Bank Holding Companies

The companies listed in this notice have applied for the Board's approval under section 3 of the Bank Holding Company Act (12 U.S.C. 1842) and § 225.14 of the Board's Regulation Y (12 CFR 225.14) to become a bank holding company or to acquire a bank or bank holding company. The factors that are considered in acting on the applications are set forth in section 3(c) of the Act (12 U.S.C. 1842(c)).

Each application is available for immediate inspection at the Federal Reserve Bank indicated. Once the application has been accepted for processing, it will also be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing to the Reserve Bank or to the offices of the Board of Governors. Any comment on an application that requests a hearing must include a statement of why a written presentation would not suffice in lieu of a hearing, identifying specifically any questions of fact that are in dispute and summarizing the evidence that would be presented at a hearing.

Unless otherwise noted, comments regarding each of these applications must be received not later than December 26, 1995.

A. Federal Reserve Bank of Atlanta (Zane R. Kelley, Vice President) 104 Marietta Street, N.W., Atlanta, Georgia 30303:

1. *ABS Investors, LLC*, Atlanta, Georgia; to become a bank holding company by acquiring 50.1 percent of the voting shares of American Bankshares, Inc., Marietta, Georgia, and thereby indirectly acquire Cobb American Bank & Trust Company, Marietta, Georgia.

B. Federal Reserve Bank of Minneapolis (James M. Lyon, Vice President) 250 Marquette Avenue, Minneapolis, Minnesota 55480:

1. *Crosstown Holding Company*, Ham Lake, Minnesota; to merge with Balaton Agency, Inc., Balaton, Minnesota, and thereby indirectly acquire 21st Century Bank, Balaton, Minnesota.

C. Federal Reserve Bank of Dallas (Genie D. Short, Vice President) 2200 North Pearl Street, Dallas, Texas 75201-2272:

1. *Quanah Financial Corporation Employee Stock Ownership Plan*, Quanah, Texas; to become a bank holding company by acquiring 31.23 percent of the voting shares of Quanah

Financial Corporation, Quanah, Texas, and thereby indirectly acquire Quanah Bancshares, Inc., Quanah, Texas, and First National Bank, Quanah, Texas.

In connection with this application, Quanah Financial Corporation, Quanah, Texas, also has applied to become a bank holding company by acquiring 100 percent of the voting shares of Quanah Bancshares, Inc., Quanah, Texas, and thereby indirectly acquire First National Bank, Quanah, Texas.

Board of Governors of the Federal Reserve System, November 27, 1995.

Jennifer J. Johnson,

Deputy Secretary of the Board.

[FR Doc. 95-29276 Filed 11-29-95; 8:45 am]

BILLING CODE 6210-01-F

Commercial Guaranty Bancshares, Inc., et al.; Formations of; Acquisitions by; and Mergers of Bank Holding Companies

The companies listed in this notice have applied for the Board's approval under section 3 of the Bank Holding Company Act (12 U.S.C. 1842) and § 225.14 of the Board's Regulation Y (12 CFR 225.14) to become a bank holding company or to acquire a bank or bank holding company. The factors that are considered in acting on the applications are set forth in section 3(c) of the Act (12 U.S.C. 1842(c)).

Each application is available for immediate inspection at the Federal Reserve Bank indicated. Once the application has been accepted for processing, it will also be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing to the Reserve Bank or to the offices of the Board of Governors. Any comment on an application that requests a hearing must include a statement of why a written presentation would not suffice in lieu of a hearing, identifying specifically any questions of fact that are in dispute and summarizing the evidence that would be presented at a hearing.

Unless otherwise noted, comments regarding each of these applications must be received not later than December 26, 1995.

A. Federal Reserve Bank of Kansas City (John E. Yorke, Senior Vice President) 925 Grand Avenue, Kansas City, Missouri 64198:

1. *Commercial Guaranty Bancshares, Inc.*, Shawnee Mission, Kansas; to become a bank holding company by acquiring 100 percent of the voting shares of First Commercial Bank, N.A., Overland Park, Kansas (in organization).

2. *Swanton Agency, Inc.*, Swanton, Nebraska; to acquire 100 percent of the voting shares of Farmers State Bank of Plymouth, Plymouth, Nebraska.

Board of Governors of the Federal Reserve System, November 24, 1995.

Jennifer J. Johnson,

Deputy Secretary of the Board.

[FR Doc. 95-29225 Filed 11-29-95; 8:45 am]

BILLING CODE 6210-01-F

David G. Massad, et al.; Change in Bank Control Notices; Acquisitions of Shares of Banks or Bank Holding Companies

The notificants listed below have applied under the Change in Bank Control Act (12 U.S.C. 1817(j)) and § 225.41 of the Board's Regulation Y (12 CFR 225.41) to acquire a bank or bank holding company. The factors that are considered in acting on the notices are set forth in paragraph 7 of the Act (12 U.S.C. 1817(j)(7)).

The notices are available for immediate inspection at the Federal Reserve Bank indicated. Once the notices have been accepted for processing, they will also be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing to the Reserve Bank indicated for that notice or to the offices of the Board of Governors. Comments must be received not later than December 15, 1995.

A. Federal Reserve Bank of Boston (Robert M. Brady, Vice President) 600 Atlantic Avenue, Boston, Massachusetts 02106:

1. *David G. Massad*, Westboro, Massachusetts; to retain 9.99 percent, and acquire up to an additional 90.01 percent, for a total of up to 100 percent, of the voting shares of The Safety Fund Corporation, Fitchburg, Massachusetts; and thereby indirectly acquire Safety Fund National Bank, Fitchburg, Massachusetts.

B. Federal Reserve Bank of Atlanta (Zane R. Kelley, Vice President) 104 Marietta Street, N.W., Atlanta, Georgia 30303:

1. *William L. Lee*, Lakeland, Georgia; to acquire an additional 1.59 percent, for a total of 15.24 percent of the voting shares of FMB Bankshares, Inc., Lakeland, Georgia, and thereby indirectly acquire Farmers & Merchants Bank, Lakeland, Georgia, and United Banking Company, Nashville, Georgia.

C. Federal Reserve Bank of Minneapolis (James M. Lyon, Vice President) 250 Marquette Avenue, Minneapolis, Minnesota 55480:

1. *David J. Gardner*, Tonka Bay, Minnesota; to acquire an additional

15.45 percent, for a total of 34.21 percent, of the voting shares of Sentry Bancorp, Inc., Edina, Minnesota, and thereby indirectly acquire Cannon Valley Bank, Dundas Minnesota.

2. *Mark Johnson*, Darwin, Minnesota, acting in concert, to acquire an additional 12.80 percent, for a total of 25.81 percent; Thomas Johnson, Winthrop, Minnesota, acting in concert, to acquire an additional 12.15 percent, for a total of 24.49 percent; Michael Johnson, Litchfield, Minnesota, acting in concert, to acquire an additional 12.37 percent, for a total of 24.93 percent; and Michele Larson, Paynesville, Minnesota, acting in concert, to acquire an additional 12.27 percent, for a total of 24.72 percent, of the voting shares of Darwin Bancshares, Inc., Darwin, Minnesota, and thereby indirectly acquire Farmers State Bank of Darwin, Darwin, Minnesota, and Farmers and Merchants State Bank, Paynesville, Minnesota.

Board of Governors of the Federal Reserve System, November 24, 1995.

Jennifer J. Johnson,

Deputy Secretary of the Board.

[FR Doc. 95-29226 Filed 11-29-95; 8:45 am]

BILLING CODE 6210-01-F

Poca Valley Bankshares, Inc.; Notice of Proposal to Engage de novo in Permissible Nonbanking Activities

The company listed in this notice has given notice under § 225.23(a)(1) of the Board's Regulation Y (12 CFR 225.23(a)(1)) for the Board's approval under section 4(c)(8) of the Bank Holding Company Act (12 U.S.C. 1843(c)(8)) and § 225.21(a) of Regulation Y (12 CFR 225.21(a)) to commence or to engage *de novo*, either directly or through a subsidiary, in a nonbanking activity that is listed in § 225.25 of Regulation Y as closely related to banking and permissible for bank holding companies. Unless otherwise noted, such activities will be conducted throughout the United States.

The notice is available for immediate inspection at the Federal Reserve Bank indicated. Once the notice has been accepted for processing, it will also be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing on the question whether commencement of the activity can "reasonably be expected to produce benefits to the public, such as greater convenience, increased competition, or gains in efficiency, that outweigh possible adverse effects, such as undue concentration of resources, decreased or unfair competition, conflicts of

interests, or unsound banking practices." Any request for a hearing on this question must be accompanied by a statement of the reasons a written presentation would not suffice in lieu of a hearing, identifying specifically any questions of fact that are in dispute, summarizing the evidence that would be presented at a hearing, and indicating how the party commenting would be aggrieved by approval of the proposal.

Comments regarding the application must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than December 15, 1995.

A. Federal Reserve Bank of Richmond, (Lloyd W. Bostian, Jr., Senior Vice President) 701 East Byrd Street, Richmond, Virginia 23261:

1. *Poca Valley Bankshares, Inc.*, Walton, West Virginia; to engage *de novo* through its subsidiary, Poca Valley Insurance and Financial Services Co., Inc., Walton, West Virginia, in general insurance agency activities in a town of less than 5,000, pursuant to § 225.25(b)(8)(iii)(A) of the Board's Regulation Y; and in discount brokerage activities, pursuant to § 225.25(b)(15) of the Board's Regulation Y. These activities will be conducted throughout the towns of Clendenin, Elkview, and Walton, West Virginia.

Board of Governors of the Federal Reserve System, November 27, 1995.

Jennifer J. Johnson,

Deputy Secretary of the Board.

[FR Doc. 95-29277 Filed 11-29-95; 8:45 am]

BILLING CODE 6210-01-F

FEDERAL TRADE COMMISSION

Granting of Request for Early Termination of the Waiting Period Under the Premerger Notification Rules

Section 7A of the Clayton Act, 15 U.S.C. 18a, as added by Title II of the Hart-Scott-Rodino Antitrust Improvements Act of 1976, requires persons contemplating certain mergers of acquisitions to give the Federal Trade Commission and the Assistant Attorney General advance notice and to wait designated periods before consummation of such plans. Section 7A(b)(2) of the Act permits the agencies, in individual cases, to terminate this waiting period prior to its expiration and requires that notice of this action be published in the Federal Register.

The following transactions were granted early termination of the waiting period provided by law and the premerger notification rules. The grants